



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant:	Neofytides et al	)	Group No.:	2164
Serial No.:	09/613,815	)		
Filed:	July 11, 2000	)	Examiner:	G. Akers
For:	METHOD FOR ENABLING	)		
	TRANSFER OF FUNDS	)		
	THROUGH A COMPUTER	)		
	NETWORK	)		

Docket No.: 10722-32691

Via U.S. Express Mail

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#### INFORMATION DISCLOSURE STATEMENT

##### UNDER 37 C.F.R. § 1.97-98

In compliance with the Applicant's duty of disclosure under 37 CFR §1.56, Applicants bring the attached document or documents to the attention of the U.S. Patent and Trademark Office in accordance with the provisions of 37 CFR §1.97-98. A copy of each document is enclosed and each document is listed on the enclosed Form PTO/SB/08.

Nothing herein—including the submission of the documents themselves, whether in this or any other filing—constitutes an admission by Applicant that any of the documents is prior art with respect to the present invention, or a waiver of any rights of Applicant. Indeed, while each citation includes a date, it should be understood that, whether expressly stated or not, the date specified in the citation is a date as alleged by the document or otherwise, and Applicant neither admits nor denies the correctness of the specified date at this time. Moreover, with regard to non-patent documents, Applicant neither admits nor denies that each document

submitted is, in fact, a "publication" within the meaning of 35 U.S.C. §102.

Respectfully submitted,

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